



# Living Healthy Working Well

## Making Taxes Less Taxing

Sorry to remind you, but it's two months until your taxes are due. When people hear the "T" word, very rarely do positive thoughts come to mind. Many people worry over the numerous forms, exemptions, deductions, and ever-changing tax laws. However, being prepared can make filing your taxes a rather painless experience.

There are two points to remember that will help make doing your taxes less stressful: **prepare in advance** and **schedule the time to do them**.

1. **Prepare:** Pull together your records and receipts, so it's easier to determine your deductions. Hopefully you've been filing them away throughout the year in an accordion-type file folder, but even a shoebox is better than nothing! Review and gather the necessary tax forms. If you are missing any needed forms, your local library or IRS tax office should have them.
2. **Schedule time:** Set aside an afternoon or evening to prepare your tax returns. It takes time to do your taxes correctly and get the refund you deserve. Make sure to allot an appropriate amount of time, and let everyone in your household know that you're not to be distracted.

Now, take a deep breath and begin! The sooner you start, the sooner you'll finish. Taxes are a part of life, not to mention the law. Here are some tips to assist you:

- ✎ **Always file on time.** The deadline for filing individual income tax returns is April 15. If you are unable to make that deadline, you can file for an extension. The extension must be filed with a check for the estimated tax owed by April 15. Some taxpayers may be required to file and pay estimated income taxes at earlier dates.
- ✎ **Use last year's tax return as a guide.** You will need to transfer a few numbers from last year's tax form to this year's, so be sure to have last year's forms in front of you as well.
- ✎ **Round numbers to the nearest whole dollar.** The numbers will be easier to calculate and it reduces the opportunity for error. States only reimburse to the nearest whole dollar, but federal does pay change.
- ✎ **Ask for help.** If you have a question or are unsure what to do, ask a professional tax accountant, IRS representative, or visit a tax preparation office for help. Filing your taxes is not only an important civic responsibility, it's the law and making an error could result in substantial fines and penalties.
- ✎ **Keep a copy of your tax return and documents for at least three years.** Generally, the IRS has a three-year statute of limitation to audit a return.
- ✎ **Plan for next year.** Save and organize this year's records and receipts. Keep track of your deductions throughout the year. Preparing your taxes is a lot easier (and less taxing) when the information is readily available.

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If you have questions or need additional information, visit the Web sites below.

**www.aicpa.org** - American Institute of Certified Public Accountants

**www.irs.gov** - Internal Revenue Service

**www.taxresources.com** - A comprehensive list of tax-related sites ranging from tax law to tax software.

Contact the IRS at:

**1-800-829-3676** for a list of publications

**1-800-829-4477** to hear recorded messages on over 140 tax topics

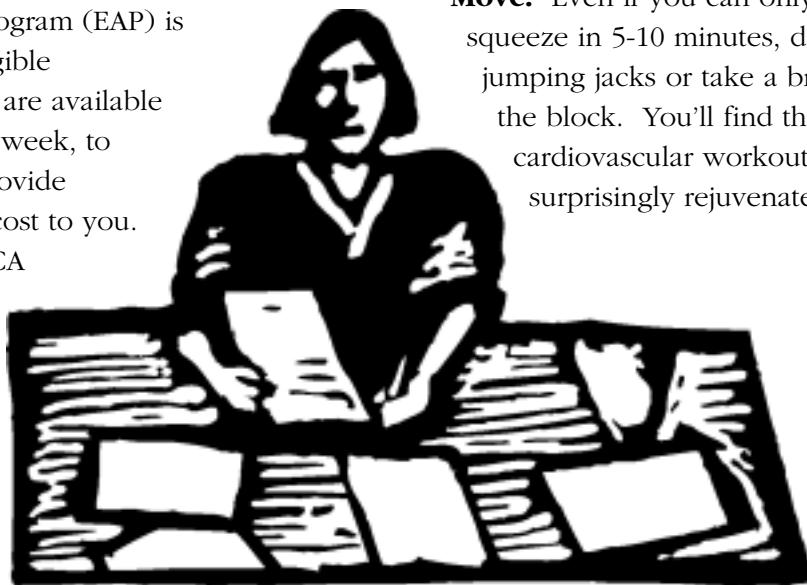
**1-800-829-1040** to speak with an IRS representative about your federal tax questions

If you are having a lot of trouble completing your tax returns, you may want to hire a professional tax preparer. This decision can produce substantial tax savings and ensure that your taxes are filed correctly.

This information is provided to help guide you through some of the emotional issues concerning your taxes. It does not constitute tax advice. Always consult a professional tax advisor with substantive tax questions.

### Remember . . .

Your Employee Assistance Program (EAP) is available to you and your eligible dependents. EAP counselors are available 24 hours a day, seven days a week, to discuss your concerns and provide confidential assistance at no cost to you. Just call us at 1-800-6-EAP-4-CA (1-800-632-7422). If you are using a TTY, please call 1-800-542-2833. As part of your EAP, you now have access to MagellanAssist. Visit today at <http://www.dpa.ca.gov/benefits/other/eap/Assist.shtm>



## Feeling Taxed? Try these Relaxation Tips

Doing taxes can be stressful. And because stress can impair your ability to work effectively, it's always a good idea to take a break and relax for a few minutes. Here are some tips to help you relax:

**Breathe.** If you're feeling tense, stop what you're doing and take ten long, deep, cleansing breaths. While breathing in, imagine every muscle receiving oxygen. When exhaling, breathe out long and slow and visualize the tension leaving your body.

**Stretch.** Stand up and reach for the ceiling. Bend down and touch your toes. Your hamstring muscles tend to tighten up after long hours sitting at a desk. Stretch your left arm across your chest and hold it at the elbow with your right hand. Gently pull your arm towards your body with your right hand. Feel your shoulder and your left side stretch out. Repeat with the other arm. Very slowly roll your head from side to side five times. Try to touch your chest with your chin, then look up to the sky. Do this five times. You'll feel a gentle stretch at each point. Hold each stretch for 10-20 seconds while breathing deeply.

**Move.** Even if you can only manage to squeeze in 5-10 minutes, do an exercise like jumping jacks or take a brisk walk around the block. You'll find that even this small cardiovascular workout can make you feel surprisingly rejuvenated and relaxed.

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